HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Trois-Rivières CMA

Date Released: Fourth Quarter 2016

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Canada

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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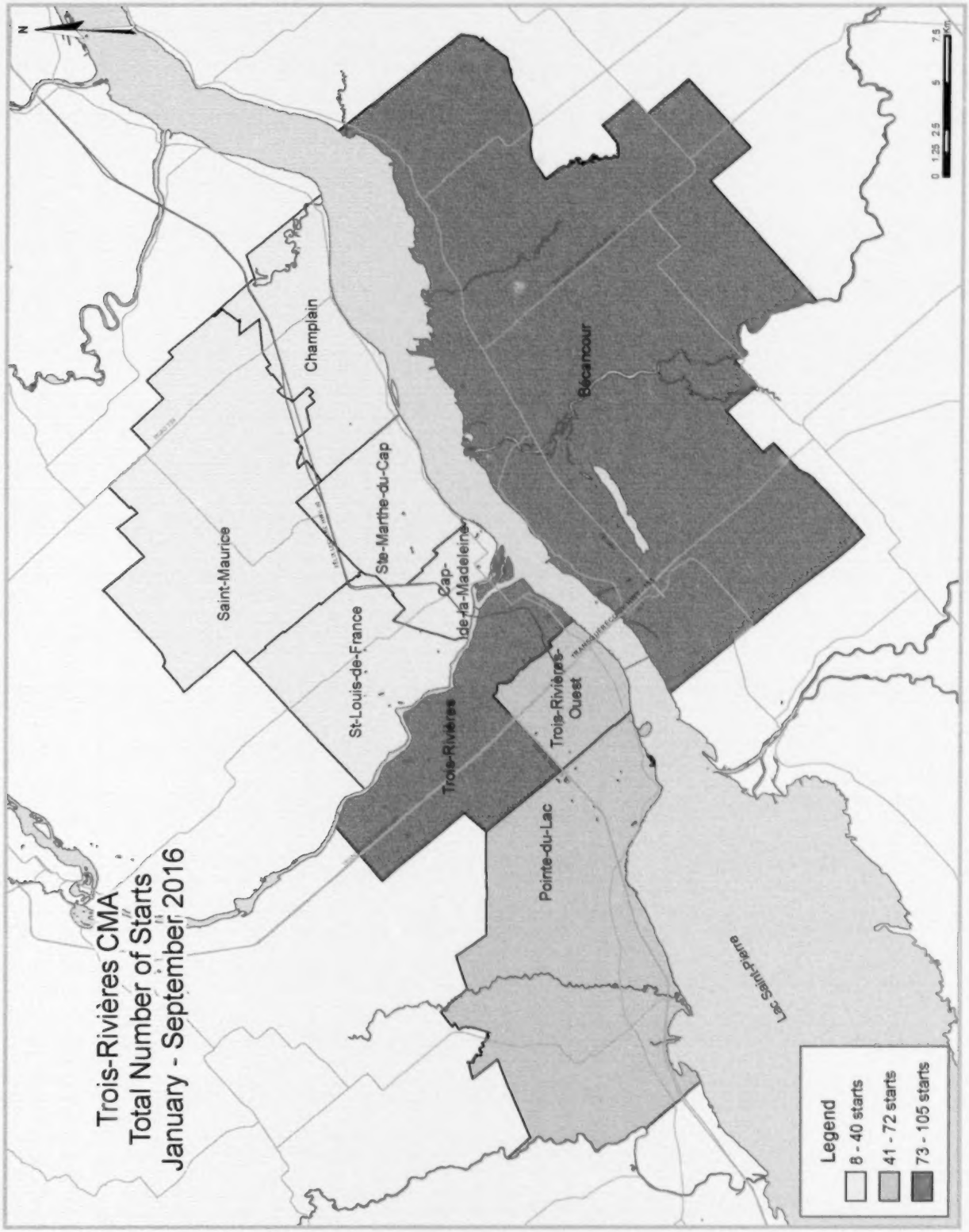
Trois-Rivières CMA
Total Number of Starts
January - September 2016
Saint-Maurice
Champlain
Ste-Marthe-du-Cap
Cap-de-la-Madeleine
St-Louis-de-France
Trois-Rivières
Trois-Rivières-Ouest
Bécancour
Pointe-du-Lac
Lac Saint-Pierre
Legend
8 - 40 starts
41 - 72 starts
73 - 105 starts
N

HOUSING NOW REPORT TABLES

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1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
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3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) Third Quarter 2016								
Trois-Rivières CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2014	2015	July 2016	Aug. 2016	Sept. 2016	July 2016	Aug. 2016	Sept. 2016
Single-Detached	239	180	163	69	331	215	217	198
Multiples	704	320	480	84	840	376	362	490
Total	943	500	643	153	1,171	591	579	688
	Quarterly SAAR		Actual			YTD		
	2016 Q2	2016 Q3	2015 Q3	2016 Q3	% change	2015 Q3	2016 Q3	% change
Single-Detached	205	179	49	46	-6.1%	131	146	11.5%
Multiples	512	468	107	117	9.3%	217	279	28.6%
Total	717	647	156	163	4.5%	348	425	22.1%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Trois-Rivières CMA
Third Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2016	46	16	27	0	0	11	0	63	163
Q3 2015	49	14	6	0	0	55	0	32	156
% Change	-6.1	14.3	**	n/a	n/a	-80.0	n/a	96.9	4.5
Year-to-date 2016	146	46	31	0	0	39	0	163	425
Year-to-date 2015	131	44	8	0	0	66	0	99	348
% Change	11.5	4.5	**	n/a	n/a	-40.9	n/a	64.6	22.1
UNDER CONSTRUCTION									
Q3 2016	65	20	27	0	0	54	0	54	220
Q3 2015	64	22	6	0	0	171	0	35	298
% Change	1.6	-9.1	**	n/a	n/a	-68.4	n/a	54.3	-26.2
COMPLETIONS									
Q3 2016	59	26	0	0	0	109	0	94	288
Q3 2015	78	26	4	0	0	35	0	92	235
% Change	-24.4	0.0	-100.0	n/a	n/a	**	n/a	2.2	22.6
Year-to-date 2016	121	54	2	0	4	138	0	143	462
Year-to-date 2015	124	70	6	0	4	66	0	308	578
% Change	-2.4	-22.9	-66.7	n/a	0.0	109.1	n/a	-53.6	-20.1
COMPLETED & NOT ABSORBED									
Q3 2016	10	29	10	0	0	78	n/a	n/a	127
Q3 2015	10	40	0	0	1	39	n/a	n/a	90
% Change	0.0	-27.5	n/a	n/a	-100.0	100.0	n/a	n/a	41.1
ABSORBED									
Q3 2016	70	36	6	0	1	89	n/a	n/a	202
Q3 2015	78	29	4	0	1	31	n/a	n/a	143
% Change	-10.3	24.1	50.0	n/a	0.0	187.1	n/a	n/a	41.3
Year-to-date 2016	127	72	8	0	1	103	n/a	n/a	311
Year-to-date 2015	131	79	6	0	3	86	n/a	n/a	305
% Change	-3.1	-8.9	33.3	n/a	-66.7	19.8	n/a	n/a	2.0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Centre									
Q3 2016	19	8	27	0	0	11	0	8	73
Q3 2015	21	8	4	0	0	6	0	26	65
Remainder of the CMA									
Q3 2016	27	8	0	0	0	0	0	55	90
Q3 2015	28	6	2	0	0	49	0	6	91
Trois-Rivières CMA									
Q3 2016	46	16	27	0	0	11	0	63	163
Q3 2015	49	14	6	0	0	55	0	32	156
UNDER CONSTRUCTION									
Centre									
Q3 2016	23	10	27	0	0	32	0	7	99
Q3 2015	26	16	4	0	0	86	0	19	151
Remainder of the CMA									
Q3 2016	42	10	0	0	0	22	0	47	121
Q3 2015	38	6	2	0	0	85	0	16	147
Trois-Rivières CMA									
Q3 2016	65	20	27	0	0	54	0	54	220
Q3 2015	64	22	6	0	0	171	0	35	298
COMPLETIONS									
Centre									
Q3 2016	24	18	0	0	0	103	0	34	179
Q3 2015	32	14	0	0	0	29	0	68	143
Remainder of the CMA									
Q3 2016	35	8	0	0	0	6	0	60	109
Q3 2015	46	12	4	0	0	6	0	24	92
Trois-Rivières CMA									
Q3 2016	59	26	0	0	0	109	0	94	288
Q3 2015	78	26	4	0	0	35	0	92	235

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Third Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Centre									
Q3 2016	4	21	10	0	0	59	n/a	n/a	94
Q3 2015	5	24	0	0	1	35	n/a	n/a	65
Remainder of the CMA									
Q3 2016	6	8	0	0	0	19	n/a	n/a	33
Q3 2015	5	16	0	0	0	4	n/a	n/a	25
Trois-Rivières CMA									
Q3 2016	10	29	10	0	0	78	n/a	n/a	127
Q3 2015	10	40	0	0	1	39	n/a	n/a	90
ABSORBED									
Centre									
Q3 2016	31	26	6	0	1	88	n/a	n/a	152
Q3 2015	34	18	0	0	1	26	n/a	n/a	79
Remainder of the CMA									
Q3 2016	39	10	0	0	0	1	n/a	n/a	50
Q3 2015	44	11	4	0	0	5	n/a	n/a	64
Trois-Rivières CMA									
Q3 2016	70	36	6	0	1	89	n/a	n/a	202
Q3 2015	78	29	4	0	1	31	n/a	n/a	143

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Trois-Rivières CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	180	80	8	0	0	98	0	134	500
% Change	-24.7	-38.5	-52.9	n/a	n/a	-62.0	-100.0	-54.3	-47.0
2014	239	130	17	0	0	258	6	293	943
% Change	-1.6	-5.8	-26.1	n/a	n/a	**	n/a	-23.3	11.1
2013	243	138	23	0	0	63	0	382	849
% Change	-20.3	-27.4	0.0	n/a	n/a	-71.2	n/a	34.5	-16.8
2012	305	190	23	0	0	219	0	284	1,021
% Change	-9.0	3.3	15.0	n/a	n/a	82.5	n/a	-37.6	-8.3
2011	335	184	20	0	0	120	0	455	1,114
% Change	-2.9	-14.0	**	n/a	n/a	**	n/a	-58.6	-34.1
2010	345	214	6	0	0	28	0	1,098	1,691
% Change	-8.0	132.6	-40.0	n/a	n/a	**	n/a	107.2	64.7
2009	375	92	10	0	0	8	0	530	1,027
% Change	0.5	-28.1	-54.5	n/a	n/a	-89.2	-100.0	-0.2	-10.5
2008	373	128	22	0	0	74	20	531	1,148
% Change	-13.3	-8.6	-79.0	n/a	n/a	85.0	n/a	10.2	-4.1
2007	430	140	105	0	0	40	0	482	1,197
% Change	15.6	66.7	150.0	n/a	n/a	-21.6	n/a	3.0	17.7
2006	372	84	42	0	0	51	0	468	1,017

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	% Change
Centre	19	21	8	8	27	4	19	32	73	65	12.3
Trois-Rivières	7	8	2	2	24	0	8	4	41	14	192.9
Trois-Rivières-Ouest	4	5	6	6	3	0	8	28	21	39	-46.2
Cap-de-la-Madeleine	8	8	0	0	0	4	3	0	11	12	-8.3
Remainder of the CMA	27	28	8	6	0	0	55	57	90	91	-1.1
Bécancour	13	9	2	2	0	0	43	0	58	11	**
Champlain	7	1	0	0	0	0	0	0	7	1	**
Pointe-du-Lac	3	4	2	0	0	0	0	55	5	59	-91.5
St-Louis-de-France	0	8	0	2	0	0	8	0	8	10	-20.0
Sainte-Marthe-du-Cap	2	2	4	2	0	0	0	2	6	6	0.0
Saint-Maurice	2	4	0	0	0	0	4	0	6	4	50.0
Trois-Rivières CMA	46	49	16	14	27	4	74	89	163	156	4.5

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Centre	61	51	30	26	27	4	87	78	205	159	28.9
Trois-Rivières	17	20	18	12	24	0	46	13	105	45	133.3
Trois-Rivières-Ouest	13	9	12	14	3	0	34	65	62	88	-29.5
Cap-de-la-Madeleine	31	22	0	0	0	4	7	0	38	26	46.2
Remainder of the CMA	85	80	16	18	0	0	119	91	220	189	16.4
Bécancour	41	21	4	4	0	0	51	0	96	25	**
Champlain	8	3	0	0	0	0	0	4	8	7	14.3
Pointe-du-Lac	17	20	6	6	0	0	26	71	49	97	-49.5
St-Louis-de-France	4	19	2	2	0	0	20	0	26	21	23.8
Sainte-Marthe-du-Cap	6	7	4	6	0	0	18	14	28	27	3.7
Saint-Maurice	9	10	0	0	0	0	4	2	13	12	8.3
Trois-Rivières CMA	146	131	46	44	27	4	206	169	425	348	22.1

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015
Centre	27	4	0	0	11	6	8	26
Trois-Rivières	24	0	0	0	0	0	8	4
Trois-Rivières-Ouest	3	0	0	0	8	6	0	22
Cap-de-la-Madeleine	0	4	0	0	3	0	0	0
Remainder of the CMA	0	0	0	0	0	51	55	6
Bécancour	0	0	0	0	0	0	43	0
Champlain	0	0	0	0	0	0	0	0
Pointe-du-Lac	0	0	0	0	0	49	0	6
St-Louis-de-France	0	0	0	0	0	0	8	0
Sainte-Marthe-du-Cap	0	0	0	0	0	2	0	0
Saint-Maurice	0	0	0	0	0	0	4	0
Trois-Rivières CMA	27	4	0	0	11	57	63	32

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Centre	27	4	0	0	29	11	58	67
Trois-Rivières	24	0	0	0	14	5	32	8
Trois-Rivières-Ouest	3	0	0	0	12	6	22	59
Cap-de-la-Madeleine	0	4	0	0	3	0	4	0
Remainder of the CMA	0	0	0	0	14	59	105	32
Bécancour	0	0	0	0	8	0	43	0
Champlain	0	0	0	0	0	0	0	4
Pointe-du-Lac	0	0	0	0	6	49	20	22
St-Louis-de-France	0	0	0	0	0	0	20	0
Sainte-Marthe-du-Cap	0	0	0	0	0	8	18	6
Saint-Maurice	0	0	0	0	0	2	4	0
Trois-Rivières CMA	27	4	0	0	43	70	163	99

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015
Centre	54	33	11	6	8	26	73	65
Trois-Rivières	33	10	0	0	8	4	41	14
Trois-Rivières-Ouest	13	11	8	6	0	22	21	39
Cap-de-la-Madeleine	8	12	3	0	0	0	11	12
Remainder of the CMA	35	36	0	49	55	6	90	91
Bécancour	15	11	0	0	43	0	58	11
Champlain	7	1	0	0	0	0	7	1
Pointe-du-Lac	5	4	0	49	0	6	5	59
St-Louis-de-France	0	10	0	0	8	0	8	10
Sainte-Marthe-du-Cap	6	6	0	0	0	0	6	6
Saint-Maurice	2	4	0	0	4	0	6	4
Trois-Rivières CMA	89	69	11	55	63	32	163	156

Table 2.5: Starts by Submarket and by Intended Market
January - September 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Centre	122	81	25	11	58	67	205	159
Trois-Rivières	63	32	10	5	32	8	105	45
Trois-Rivières-Ouest	28	23	12	6	22	59	62	88
Cap-de-la-Madeleine	31	26	3	0	4	0	38	26
Remainder of the CMA	101	102	14	55	105	32	220	189
Bécancour	45	25	8	0	43	0	96	25
Champlain	8	3	0	0	0	4	8	7
Pointe-du-Lac	23	26	6	49	20	22	49	97
St-Louis-de-France	6	21	0	0	20	0	26	21
Sainte-Marthe-du-Cap	10	15	0	6	18	6	28	27
Saint-Maurice	9	12	0	0	4	0	13	12
Trois-Rivières CMA	223	183	39	66	163	99	425	348

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	% Change
Centre	24	32	18	14	0	0	137	97	179	143	25.2
Trois-Rivières	5	17	10	10	0	0	123	50	138	77	79.2
Trois-Rivières-Ouest	4	6	8	4	0	0	10	43	22	53	-58.5
Cap-de-la-Madeleine	15	9	0	0	0	0	4	4	19	13	46.2
Remainder of the CMA	35	46	8	12	0	0	66	34	109	92	18.5
Bécancour	15	12	4	2	0	0	0	0	19	14	35.7
Champlain	0	2	0	0	0	0	0	4	0	6	-100.0
Pointe-du-Lac	9	10	2	8	0	0	28	8	39	26	50.0
St-Louis-de-France	6	14	2	2	0	0	20	0	28	16	75.0
Sainte-Marthe-du-Cap	2	3	0	0	0	0	18	20	20	23	-13.0
Saint-Maurice	3	5	0	0	0	0	0	2	3	7	-57.1
Trois-Rivières CMA	59	78	26	26	0	0	203	131	288	235	22.6

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Centre	49	54	42	42	4	4	203	303	298	403	-26.1
Trois-Rivières	10	21	20	34	4	0	160	125	194	180	7.8
Trois-Rivières-Ouest	12	12	20	8	0	4	34	82	66	106	-37.7
Cap-de-la-Madeleine	27	21	2	0	0	0	9	96	38	117	-67.5
Remainder of the CMA	72	70	12	28	0	0	80	77	164	175	-6.3
Bécancour	34	20	8	8	0	0	4	9	46	37	24.3
Champlain	3	4	0	0	0	0	0	4	3	8	-62.5
Pointe-du-Lac	18	16	2	16	0	0	36	26	56	58	-3.4
St-Louis-de-France	6	16	2	2	0	0	20	8	28	26	7.7
Sainte-Marthe-du-Cap	3	6	0	2	0	0	20	28	23	36	-36.1
Saint-Maurice	8	8	0	0	0	0	0	2	8	10	-20.0
Trois-Rivières CMA	121	124	54	70	4	4	283	380	462	578	-20.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015
Centre	0	0	0	0	103	29	34	68
Trois-Rivières	0	0	0	0	103	9	20	41
Trois-Rivières-Ouest	0	0	0	0	0	20	10	23
Cap-de-la-Madeleine	0	0	0	0	0	0	4	4
Remainder of the CMA	0	0	0	0	6	10	60	24
Bécancour	0	0	0	0	0	0	0	0
Champlain	0	0	0	0	0	0	0	4
Pointe-du-Lac	0	0	0	0	6	0	22	8
St-Louis-de-France	0	0	0	0	0	0	20	0
Sainte-Marthe-du-Cap	0	0	0	0	0	8	18	12
Saint-Maurice	0	0	0	0	0	2	0	0
Trois-Rivières CMA	0	0	0	0	109	39	94	92

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Centre	4	4	0	0	128	56	75	247
Trois-Rivières	4	0	0	0	116	28	44	97
Trois-Rivières-Ouest	0	4	0	0	12	28	22	54
Cap-de-la-Madeleine	0	0	0	0	0	0	9	96
Remainder of the CMA	0	0	0	0	12	16	68	61
Bécancour	0	0	0	0	4	4	0	5
Champlain	0	0	0	0	0	0	0	4
Pointe-du-Lac	0	0	0	0	6	0	30	26
St-Louis-de-France	0	0	0	0	0	0	20	8
Sainte-Marthe-du-Cap	0	0	0	0	2	10	18	18
Saint-Maurice	0	0	0	0	0	2	0	0
Trois-Rivières CMA	4	4	0	0	140	72	143	308

Source: CMHC (Starts and Completions Survey)

Table 3.4: Competions by Submarket and by Intended Market
Third Quarter 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015	Q3 2016	Q3 2015
Centre	42	46	103	29	34	68	179	143
Trois-Rivières	15	27	103	9	20	41	138	77
Trois-Rivières-Ouest	12	10	0	20	10	23	22	53
Cap-de-la-Madeleine	15	9	0	0	4	4	19	13
Remainder of the CMA	43	62	6	6	60	24	109	92
Bécancour	19	14	0	0	0	0	19	14
Champlain	0	2	0	0	0	4	0	6
Pointe-du-Lac	11	18	6	0	22	8	39	26
St-Louis-de-France	8	16	0	0	20	0	28	16
Sainte-Marthe-du-Cap	2	5	0	6	18	12	20	23
Saint-Maurice	3	7	0	0	0	0	3	7
Trois-Rivières CMA	85	108	109	35	94	92	288	235

Table 3.5: Completions by Submarket and by Intended Market
January - September 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Centre	91	96	132	60	75	247	298	403
Trois-Rivières	30	55	120	28	44	97	194	180
Trois-Rivières-Ouest	32	20	12	32	22	54	66	106
Cap-de-la-Madeleine	29	21	0	0	9	96	38	117
Remainder of the CMA	86	104	10	10	68	61	164	175
Bécancour	42	28	4	4	0	5	46	37
Champlain	3	4	0	0	0	4	3	8
Pointe-du-Lac	20	32	6	0	30	26	56	58
St-Louis-de-France	8	18	0	0	20	8	28	26
Sainte-Marthe-du-Cap	5	12	0	6	18	18	23	36
Saint-Maurice	8	10	0	0	0	0	8	10
Trois-Rivières CMA	177	200	142	70	143	308	462	578

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
Third Quarter 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $299,999		$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Centre													
Q3 2016	0	0.0	0	0.0	2	9.5	7	33.3	12	57.1	21	-	300,417
Q3 2015	0	0.0	1	7.1	2	14.3	3	21.4	8	57.1	14	-	-
Year-to-date 2016	0	0.0	1	3.0	6	18.2	9	27.3	17	51.5	33	-	298,824
Year-to-date 2015	0	0.0	5	12.8	5	12.8	9	23.1	20	51.3	39	-	256,894
Remainder of the CMA													
Q3 2016	0	0.0	6	50.0	1	8.3	5	41.7	0	0.0	12	-	274,177
Q3 2015	0	0.0	5	26.3	6	31.6	5	26.3	3	15.8	19	-	-
Year-to-date 2016	0	0.0	10	40.0	4	16.0	9	36.0	2	8.0	25	-	274,177
Year-to-date 2015	1	2.7	8	21.6	10	27.0	12	32.4	6	16.2	37	-	-
Trois-Rivières CMA													
Q3 2016	0	0.0	6	18.2	3	9.1	12	36.4	12	36.4	33	270,000	311,004
Q3 2015	0	0.0	6	18.2	8	24.2	8	24.2	11	33.3	33	250,000	267,887
Year-to-date 2016	0	0.0	11	19.0	10	17.2	18	31.0	19	32.8	58	272,500	295,200
Year-to-date 2015	1	1.3	13	17.1	15	19.7	21	27.6	26	34.2	76	265,000	288,995

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units Third Quarter 2016						
Submarket	Q3 2016	Q3 2015	% Change	YTD 2016	YTD 2015	% Change
Centre	300,417	-	n/a	298,824	256,894	16.3
Trois-Rivières	-	-	n/a	-	-	n/a
Trois-Rivières-Ouest	-	-	n/a	-	-	n/a
Cap-de-la-Madeleine	300,417	-	n/a	298,824	256,894	16.3
Remainder of the CMA	274,177	-	n/a	274,177	-	n/a
Bécancour	-	-	n/a	-	-	n/a
Champlain	-	-	n/a	-	-	n/a
Pointe-du-Lac	274,177	-	n/a	274,177	-	n/a
St-Louis-de-France	-	-	n/a	-	-	n/a
Sainte-Marthe-du-Cap	-	-	n/a	-	-	n/a
Saint-Maurice	-	-	n/a	-	-	n/a
Trois-Rivières CMA	311,004	267,887	16.1	295,200	288,995	2.1

Source: CMHC (Market Absorption Survey)

Table 5: Centris® Residential Activity[1] for Trois-Rivières

	Number of Sales	Number of New Listings	Number of Active Listings	Average Price ($)	Active Listings to Sales Ratio[2]	Last Four Quarters[3] Average Price[2] ($)	Last Four Quarters[3] Active Listings to Sales Ratio[2]
SINGLE FAMILY*							
Q3 2016	164	294	549	157,471	10.0	159,355	8.5
Q3 2015	160	302	636	157,291	11.9	159,410	10.0
% Change	2.5	-2.6	-13.8	0.1	n/a	0.0	n/a
YTD 2016	686	1,076	612	159,118	8.0	n/a	n/a
YTD 2015	661	1,128	704	160,328	9.6	n/a	n/a
% Change	3.8	-4.6	-13.1	-0.8	n/a	n/a	n/a
CONDOMINIUMS*							
Q3 2016	17	--	130	--	--	--	--
Q3 2015	17	--	94	--	--	--	--
% Change	0.0	n/a	37.9	n/a	n/a	n/a	n/a
YTD 2016	64	--	121	135,296	17.0	n/a	n/a
YTD 2015	83	--	94	129,789	10.2	n/a	n/a
% Change	-22.9	n/a	29.2	4.2	n/a	n/a	n/a
PLEX*							
Q3 2016	39	87	155	--	11.9	--	--
Q3 2015	30	77	165	--	16.5	--	--
% Change	30.0	13.0	-5.9	n/a	n/a	n/a	n/a
YTD 2016	143	250	168	165,686	10.6	n/a	n/a
YTD 2015	107	251	177	167,836	14.9	n/a	n/a
% Change	33.6	-0.4	-5.1	-1.3	n/a	n/a	n/a
TOTAL							
Q3 2016	221	432	840	158,924	11.4	158,624	9.8
Q3 2015	210	428	907	154,375	13.0	158,511	10.7
% Change	5.2	0.9	-7.4	2.9	n/a	0.1	n/a
YTD 2016	898	1,498	908	157,925	9.1	n/a	n/a
YTD 2015	860	1,542	986	160,608	10.3	n/a	n/a
% Change	4.4	-2.9	-8.0	-1.7	n/a	n/a	n/a

[1] Source: QFREB by the Centris® system

[2] Calculations: CMHC.

[3] Weighted average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.

-- Data not available when there are fewer than 30 sales.

n/a Not applicable.

* Refer to Centris® for the definitions.

** Observed change greater than 100%.

Table 6: Economic Indicators
Third Quarter 2016

		Interest Rates			NHPI, Total, (Quebec) 2007=100	CPI (Quebec) 2002 =100	Trois-Rivières Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	118.0	122.6	71.6	6.3	57.6	790
	February	567	2.89	4.74	118.3	123.9	71.5	6.4	57.5	780
	March	567	2.89	4.74	118.3	124.7	72.2	6.1	58.1	772
	April	561	2.89	4.64	118.2	124.7	72.4	6.1	58.1	766
	May	561	2.89	4.64	118.0	125.3	73.1	5.8	58.5	775
	June	561	2.89	4.64	118.0	125.2	72.5	5.8	58.0	776
	July	561	2.89	4.64	118.2	125.3	72.4	6.1	58.1	776
	August	561	2.89	4.64	118.2	125.2	71.9	7.0	58.3	783
	September	561	2.89	4.64	118.4	125.1	73.2	7.0	59.3	774
	October	561	2.89	4.64	118.4	125.2	74.3	6.9	60.1	772
	November	561	3.14	4.64	118.8	124.9	75.3	6.9	60.8	768
	December	561	3.14	4.64	118.7	124.4	74.9	7.3	60.8	772
2016	January	561	3.14	4.64	118.7	124.6	74.7	7.3	60.6	775
	February	561	3.14	4.64	118.9	125.1	75.6	6.6	60.9	770
	March	561	3.14	4.64	119.0	125.6	75.8	6.3	60.8	775
	April	561	3.14	4.64	119.0	126.0	75.2	6.5	60.5	775
	May	561	3.14	4.64	119.0	126.2	74.1	7.4	60.1	787
	June	561	3.14	4.64	119.0	126.0	74.4	7.1	60.1	798
	July	567	3.14	4.74	119.1	125.6	74.7	7.1	60.4	820
	August	567	3.14	4.74	119.1	125.3	74.2	6.7	59.6	827
	September	561	3.14	4.64		125.8	73.4	7.1	59.2	826
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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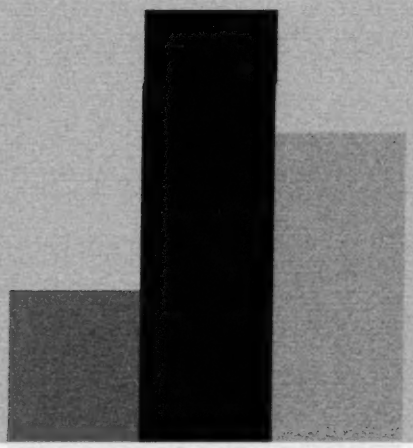

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